

**REMARKS**

The above claim amendments are submitted along with the following remarks to be fully responsive to the Official Action mailed March 11, 2005. It is further submitted that this response is timely filed within the shortened-statutory period commencing from such mailing date. Reconsideration of all outstanding grounds of rejection and allowance of the subject application are respectfully requested.

In the Official Action, claim 12 was objected to on the basis of being redundant of claim 11, and, by this Response, claim 12 is cancelled to obviate this objection. The drawings also have been rejected for informalities and in requiring that Figs. 1a and 1b include a "Prior Art" label. These changes have been made and new drawings are presented in the attached Request for Drawing Change Approval. In this regard, approval of the incorporation of the Examiner's suggested change to Figs. 1a and 1b and approval of formal drawings is requested.

Also, in the Official Action, all pending claims are rejected based upon the published US patent application 2004/0117627 to Brewington (assigned to Xerox) and filed in December of 2002. Claims 1, 3-4, 8, and 10-11 are rejected as anticipated by Brewington, while claims 2, 5-7, 9 and 13-15 are rejected as obvious over Brewington alone. Also, the Examiner notes the US patents to Marcus, US 6,354,494, and Belucci et al, US 5,913,542, as of relevance.

The Brewington reference discloses a security system for documents or cards wherein a digital image signature is created from a portion of digital document information, and the image signature is printed on a document in a form such as a two dimensional bar code along with visually discernable document information. A control system derives the image signature from a bit map image of the document (i.e. the systems reads the image in a manner based upon visual discernment) and compares that to the encoded (bar-coded) primary image signature after reading and decoding as part of an authentication process. That is, the image signature (the primary image signature) must be decoded before it can be compared or correlated to the visually determined data (a secondary image signature) as an authentication step. Such a document itself thus must include the visually discernable document information and a portion thereof presented as a code, such as a two dimensional bar code.

An important aspect of the subject invention is represented in Figs. 3a and 3b of the application, wherein transactional and identification cards comprise the necessary account or

identification information only in encoded form as a two-dimensional bar code. That is, account identification or user identification can only be made by decoding the two-dimensional bar code.

The Belucci et al reference discloses security identification cards having data represented on the identification card while primary data is both shown and encrypted on the card in a form such as a two-dimensional bar code. Belucci et al also note that additional information may also be encrypted on the card along with the primary comparison data (column 4, lines 45 - 65), but such does not diminish its basic requirement that primary data be both shown and encrypted on the card.

The Marcus reference also discloses identification cards with a two-dimensional bar code containing encrypted information of an image that is also represented on the card in image form. That way, upon reading, decoding and recreating the image contained in the two-dimensional bar code, a comparison can be done to the image on the card.

In each of the prior art references discussed above, critical information is provided on the card in human cognizable form with some, all, or more information represented in code form, such as a two-dimensional bar code. The presently claimed invention is distinct at least in that account or user identification information is encoded in the two-dimensional symbol provided on the card, which information is needed for account or user identification because such information is otherwise not represented in human discernable form on the card. In other words, account or user identification can only be made by decoding the two-dimensional symbol.

Accordingly, it is submitted that presently pending claims 1, 4-8 and 16 are currently in condition for allowance, a notice of which is earnestly solicited. If the Examiner finds any issue remaining after consideration of this response, the Examiner is invited to contact the undersigned, at the Examiner's convenience, in order to expedite any remaining prosecution.

Respectfully Submitted,

By:   
Mark W. Binder, Reg. No. 32,642  
**Customer Number 33072**  
Phone: 651-275-9805  
Facsimile: (651) 351-2954

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